

**From:** Steven Tray <chiro1985@gmail.com>  
**Sent:** Sunday, September 20, 2015 1:27 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

I am an investor for 20 years. I have often used option trades to boost my performance and create cash flow, and protect my positions in extreme movements in the markets. Do not prevent me from protecting and growing my self-directed IRAs using options. The markets are tough enough to navigate, please dont take away an important tool in my investing. You would be forcing me to pay a large amount of fees to my brokerage house. The government has already taken away so many middle class protection that we need to have full use of all investments to build our retirement funds. I dont need the government forcing me to give my hard earned money to a brokerage firm to be able to buy or sell options. Esp. since you are the Department of Labor and supposed to protect middle-class people for this type of abuse.

Thank you,

Steven L Tray

120 Cleveland Dr.  
Centerport, NY 11721